

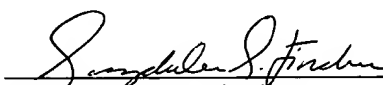
R E M A R K S

Claims 15, 18, and 26 through 34 are now presented for Examination. Claims 1 through 14, 16, 17, and 19 through 25 have been cancelled without prejudice. Claims 26 through 34 have been added. Claims 26 through 34 are dependent. No new matter has been added.

Applicants respectfully submit that all of the claims are now in condition for allowance and the Examiner's early examination and consideration are respectfully requested. Should the Examiner have any questions regarding the present invention or the cited references, or any suggestions for expediting allowance of the present application, the Examiner is respectfully requested to contact Applicants' undersigned representative at the telephone number listed below or by electronic mail at mfincham@walkerdigital.com. While no extension of time or other fee is believed due in connection with this amendment, the PTO is hereby authorized to charge any fee associated with this case, throughout the pendency of the case, to Deposit Account No. 50-0271.

Respectfully submitted,

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Date


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AMENDED CLAIMS – MARKED-UP FORM

15. (AMENDED) An apparatus [for facilitating a financial account transaction], comprising:

a processing unit;

an input device [connected to] in communication with said processing unit, said input device operable to input [for inputting a financial] a second account identifier for use in place of a first account identifier thereto;

a transmitting/receiving device [connected to] in communication with said processing unit [for transmitting], said transmitting/receiving device operable to (i) transmit the [financial] second account identifier for verification thereof and [for receiving] (ii) receive information regarding authorization of the [transaction] second account identifier; and

an output device [connected to] in communication with said processing unit [for outputting], said output device operable to output the information regarding authorization of the [transaction] second account identifier,

wherein the [financial] second account identifier is a single-use [financial] account identifier [containing information] specific to [the] a transaction.

18. (AMENDED) A method [for facilitating a financial account transaction], comprising:

providing a processing unit;

inputting a second [financial] account identifier to said processing unit;

transmitting the second [financial] account identifier for verification thereof;

receiving information regarding authorization of [the] a transaction based on said verification; and

outputting the information regarding authorization of the transaction,

wherein the second [financial] account identifier is an [single-use] [financial] account identifier for use in place of a first account identifier [containing information] and is specific to the transaction.